

THE LAW OFFICE OF GREGORY JAVARDIAN, LLC

By: Mary F. Kennedy, Esquire

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Attorney for Citizens Bank of Pennsylvania

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Natacha Rios

Debtor(s)

Chapter 13 Proceeding

16-14643 SR

**STIPULATION BY AND BETWEEN NATACHA RIOS AND CITIZENS BANK OF
PENNSYLVANIA**

WHEREAS, on September 23, 2016 Citizens Bank of Pennsylvania's (hereinafter
"Citizens Bank") filed a Motion for Relief from Stay;

WHEREAS, no Responses to the Motion for Relief from Stay were filed and on October
25, 2016 Citizens Bank filed a Certificate of No Response;

WHEREAS, an Order was entered on October 27, 2016 granting Citizens Bank relief
from the stay;

WHEREAS, on February 10, 2017 Debtor filed a Motion to Reconsider Order Modifying
Automatic Stay; and

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the
disposition of the Motion to Reinstate the Automatic Stay.

NOW, THEREFORE, intending to be legally bound, the parties hereto, herewith
stipulate as follows:

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1. **The October 27, 2016, Order granting Citizens Bank of Pennsylvania relief from the stay is vacated.**
2. On March 13, 2017 Counsel for Citizens Bank received a check in the amount of \$3,525.09. This payment shall bring the Debtor(s) current, post-petition, through the February 21, 2017 post-petition payment. This check also included funds to pay Citizens Bank's Motion for Relief attorney fees and costs of \$1,026.00.
3. On or before April 7, 2017 Debtor shall pay to Citizens Bank the March 21, 2017 post-petition payment of \$334.61.
4. Commencing with the April 21, 2017 payment the Debtor(s) shall resume and shall continue to make all regular monthly post petition mortgage payments when they are due in accordance with said Note and Mortgage.
5. All payments from Debtor(s) to Citizens Bank, its successors and/or assigns shall be in the form of certified funds or Trustee checks if conduit payments.
6. The Debtor(s) shall timely tender all payments and comply with all conditions in accordance with this Stipulation. If such payments or conditions are not timely made, Movant may provide the Debtor(s) and their counsel with ten (10) days written notice of default. If the default is not cured within the ten (10) day period, Movant may certify the default to this Court and an Order shall be entered granting Citizens Bank of Pennsylvania its successors and/or assigns relief from the automatic stay without further notice and hearing.
7. Should Citizens Bank of Pennsylvania its successors and/or assigns be granted relief from the stay after filing a Certification of Default in accordance with

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paragraph six (6) above, the parties agree that the said relief order shall include the following language: "bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non Bankruptcy law."

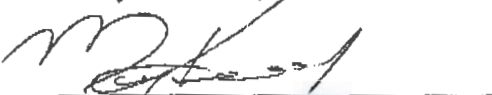
8. The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:


Brad J. Sadek, Esquire
Attorney for Debtor, Natacha Rios

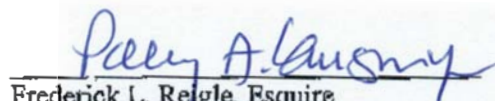
Date:

3/31/17


Mary F. Kennedy, Esquire
Attorney for Citizens Bank of Pennsylvania

Date:

4/3/2017


Frederick L. Reigle, Esquire
Trustee

Date:

4/19/17

On this ____ day of _____



United States Bankruptcy Judge
Stephen Raslavich

cc: Mary F. Kennedy, Esquire
1310 Industrial Blvd.
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Date: April 12, 2017

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